



Order Filed on January 11, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2(c)

GOLDMAN & BESLOW, LLC  
Attorneys At Law  
7 Glenwood Avenue - Suite 311B  
East Orange, New Jersey 07017  
(973)-677-9000  
Attorneys for Debtor(s), Umit Arat  
David G. Beslow, Esq. #DGB-5300

In re:

**UMIT ARAT,**

**Debtor**

Case No. 19-20673

Chapter: 13

Hearing Date: January 7, 2021

Judge: Hon. Vincent F. Papalia

**ORDER VOIDING AND CANCELLING JUDICIAL LIEN  
PURSUANT TO 11 U.S.C. §§522(f)(1) and (2)(A)**

The relief set forth on the following page numbered two (2) is hereby **ORDERED**.

**DATED: January 11, 2021**

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".

Honorable Vincent F. Papalia  
United States Bankruptcy Judge

**Page:** 2  
**Debtor(s):** Umit Arat  
**Case No.:** 19-20673 - Chapter 13  
**Caption:** Order Voiding and Cancelling Judgment Lien Upon Completion of Chapter 13 Plan

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**THIS MATTER** being opened to the Court by Goldman & Beslow, LLC, attorneys for the debtor, Mark Goldman, Esq., appearing, and this Court having considered the argument of counsel and good cause appearing, and due notice having been given and there being no opposition; it is hereby

**ORDERED**, that the judicial lien held by Portfolio Recovery Associates, LLC pursuant to a judgment entered in the Superior Court of New Jersey, Passaic County, Special Civil Part, under Docket No. DC-0011791-15, Judgment No. VJ-1724-16, is hereby voided in its entirety pursuant to the provisions of 11 U.S.C. §522(f), as provided in this Order; and it is further

**ORDERED**, that, upon completion of the Chapter 13 plan, as certified by the Debtor, the Clerk of the Superior Court of New Jersey be and hereby is directed to remove the subject judgment lien as a matter of record; and it is further,

**ORDERED**, that a copy of this Order, certified by counsel to be a true copy, may be filed and recorded with the Clerk of the Superior Court of New Jersey and with the County Clerk.

In re:  
Umit Arat  
Debtor

Case No. 19-20673-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jan 12, 2021

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

| Symbol | Definition                                                                                                                                                                                                                     |
|--------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2021:

| Recip ID | Recipient Name and Address                        |
|----------|---------------------------------------------------|
| db       | + Umit Arat, 175 W 2nd St, Clifton, NJ 07011-2409 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 14, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 12, 2021 at the address(es) listed below:

| Name              | Email Address                                                                                                                                                               |
|-------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Andrew L. Spivack | on behalf of Creditor U.S. BANK TRUST N.A., AS TRUSTEE FOR LSF10 MASTER PARTICIPATION TRUST<br>andrew.spivack@brockandscott.com, wbecf@brockandscott.com                    |
| Andrew L. Spivack | on behalf of Creditor U.S. Bank Trust N.A., as Trustee for LSF10 Master Participation Trust<br>andrew.spivack@brockandscott.com, wbecf@brockandscott.com                    |
| David G. Beslow   | on behalf of Debtor Umit Arat yrodriguez@goldmanlaw.org<br>yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org |
| Denise E. Carlon  | on behalf of Creditor PNC BANK National Association dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com                                                                          |
| Jill Manzo        | on behalf of Creditor U.S. BANK TRUST N.A., AS TRUSTEE FOR LSF10 MASTER PARTICIPATION TRUST By Caliber                                                                      |

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Jan 12, 2021

Form ID: pdf903

Total Noticed: 1

Home Loans, INC., as its attorney in fact bankruptcy@fskslaw.com

Marie-Ann Greenberg

magecf@magtrustee.com

Mark Goldman

on behalf of Debtor Umit Arat yrodriguez@goldmanlaw.org  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org

Rebecca Ann Solarz

on behalf of Creditor PNC BANK National Association rsolarz@kmlawgroup.com

Sindi Mncina

on behalf of Creditor U.S. BANK TRUST N.A., AS TRUSTEE FOR LSF10 MASTER PARTICIPATION TRUST By Caliber  
Home Loans, INC., as its attorney in fact smncina@raslg.com

Sindi Mncina

on behalf of Creditor U.S. BANK TRUST N.A. smncina@raslg.com

Sindi Mncina

on behalf of Creditor U.S. Bank Trust N.A., as Trustee for LSF10 Master Participation Trust smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12